

CERTIFICATE OF TRANSMISSION UNDER 37 C.F.R. §1.8

I hereby certify that this correspondence, including recited attachments, is being electronically transmitted to the Commissioner for Patents in the United States Patent and Trademark Office on the date below:

Date: June 30, 2009 Name: Richard K. DeMille Signature: /Richard K. DeMille / Reg. No. 58,471

Our Case No. 10022-398

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Thomas Stephan et al.	)	
	)	Examiner: Eric Tak Wai Wong
Serial No.: 10/769,718	)	
	)	Group Art Unit No.: 3693
Filing Date: January 29, 2004	)	
	)	Confirmation No.: 8528
For: PORTFOLIO MANAGEMENT	)	
EVALUATION	)	
	)	

**RESPONSE TO OFFICE ACTION**

Mail Stop: Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Dear Sir:

In response to the Office Action dated April 6, 2009, please consider this Response to Office Action, in which a Listing of the Claims beings on page 2, and Remarks begin on page 6.